NOTICE

GuideStar has been informed by the IRS of processing errors on IRS Forms 990 filed electronically between January 1, 2009, and December 3, 2010, for form year 2008. These processing errors resulted in inaccurate data appearing on the scanned images of the affected returns that are posted on GuideStar and do not reflect the information filed with the IRS.

These errors include:

- Part III, line 1, organization's mission description—may not reflect what was originally submitted by the nonprofit organization.
- Part VIII, line 8a, gross income for special events—values may have been transposed.
- Part IX, line 7c, other salaries and wages, management and general expenses—may show a blank where a value was originally reported.
- Schedule D, Part V, line 3a(ii), endowment funds and possession by related organizations—checkbox values may have been transposed.

GuideStar is working with the IRS to obtain a corrected copy of its form year 2008 Form 990. GuideStar will replace this Form 990 if, and when, the accurate return is made available from the IRS.

For more information, please visit http://www2.guidestar.org/rxg/help/form-year-2008-returns.aspx



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Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2008

Open to Public Inspection

A For the 2008 calendar year, or tax year beginning 01-01-2008 and ending 12-31-2008

B Check if applicable
- ☐ Address change
- ☐ Name change
- ☐ Initial return
- ☐ Termination
- ☐ Amended return
- ☐ Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization
ACORD CORPORATION

Doing Business As

Number and street (or P O box if mail is not delivered to street address) | Room/suite
TWO BLUE HILL PLAZA

City or town, state or country, and ZIP + 4
PEARL RIVER, NY 10965

D Employer identification number
13-2940919

E Telephone number
(845) 620-1700

G Gross receipts $ 16,554,734

F Name and address of Principal Officer
GREGORY MACIAG

H(a) Is this a group return for affiliates? ☐ Yes ☑ No

H(b) Are all affiliates included? ☐ Yes ☐ No
(If "No," attach a list See instructions)

H(c) Group Exemption Number ▶

I Tax-exempt status ☑ 501(c) (6) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527

J Web site: ▶ WWW ACORD ORG

K Type of organization ☑ Corporation ☐ trust ☐ association ☐ other ▶

L Year of Formation 1978

M State of legal domicile NY

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities
See Additional Data Table

2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its assets

3	Number of voting members of the governing body (Part VI, line 1a)	3	24
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	23
5	Total number of employees (Part V, line 2a)	5	63
6	Total number of volunteers (estimate if necessary)	6	
7a	Total gross unrelated business revenue from Part VIII, line 12, column (C)	7a	0
b	Net unrelated business taxable income from Form 990-T, line 34	7b	

		Prior Year	Current Year
Revenue 8	Contributions and grants (Part VIII, line 1h)		0
9	Program service revenue (Part VIII, line 2g)	18,260,558	18,660,346
10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	1,247,535	-2,105,612
11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)		0
12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	19,508,093	16,554,734
Expenses 13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)		0
14	Benefits paid to or for members (Part IX, column (A), line 4)		0
15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	8,542,859	9,599,080
16a	Professional fundraising fees (Part IX, column (A), line 11e)		0
b	(Total fundraising expenses, Part IX, column (D), line 25 0)		
17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24f)	8,659,022	10,543,524
18	Total expenses—add lines 13–17 (must equal Part IX, line 25, column (A))	17,201,881	20,142,604
19	Revenue less expenses Subtract line 18 from line 12	2,306,212	-3,587,870

		Beginning of Year	End of Year
Net Assets or Fund Balances 20	Total assets (Part X, line 16)	24,257,190	23,124,059
21	Total liabilities (Part X, line 26)	6,548,123	9,002,863
22	Net assets or fund balances Subtract line 21 from line 20	17,709,067	14,121,196

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Please Sign Here

****** | 2009-11-16
Signature of officer | Date

GREGORY MACIAG PRESIDENT
Type or print name and title

Paid Preparer's Use Only

Preparer's signature ▶ MEL DOBRICHOVSKY	Date 2009-11-16	Check if self-empolyed ▶ ☐	Preparer's PTIN (See Gen Inst)
Firm's name (or yours if self-employed), address, and ZIP + 4 ▶ LION DOBY & COMPANY 110 KINDERKAMACK ROAD EMERSON, NJ 07630			EIN ▶ Phone no ▶ (201) 986-1120

May the IRS discuss this return with the preparer shown above? (See instructions) ☑ Yes ☐ No

Part III Statement of Program Service Accomplishments (See the instructions.)

1 Briefly describe the organization's mission

SEE ORGANIZATION'S PRIMARY EXEMPT PURPOSE

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☑ No

If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting or make significant changes in how it conducts any program services? ☐ Yes ☑ No

If "Yes," describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses Section 501(c)(3) and (4) organizations and 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses $ including grants of $) (Revenue $)

SEE ORGANIZATION'S PRIMARY EXEMPT PURPOSE

4b (Code) (Expenses $ including grants of $) (Revenue $)

4c (Code) (Expenses $ including grants of $) (Revenue $)

(Code) (Expenses $ including grants of $) (Revenue $)

SEE ORGANIZATION'S PRIMARY EXEMPT PURPOSE

4d Other program services (Describe in Schedule O)

(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses $ *Must equal Part IX, Line 25, column (B).*

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1		No
2	Is the organization required to complete Schedule B, Schedule of Contributors?	2		No
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		No
4	Section 501(c)(3) organizations Did the organization engage in lobbying activities? *If "Yes," complete Schedule C, Part II*	4		
5	Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? *If "Yes," complete Schedule C, Part III*	5		No
6	Did the organization maintain any donor advised funds or any accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		No
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? *If "Yes," complete Schedule D, Part II*	7		No
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		No
9	Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		No
10	Did the organization hold assets in term, permanent,or quasi-endowments? *If "Yes," complete Schedule D, Part V*	10		No
11	Did the organization report an amount in Part X, lines 10, 12, 13, 15, or 25? *If "Yes," complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable*	11	Yes	
12	Did the organization receive an audited financial statement for the year for which it is completing this return that was prepared in accordance with GAAP? *If "Yes," complete Schedule D, Parts XI, XII, and XIII*	12	Yes	
13	Is the organization a school as described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		No
14a	Did the organization maintain an office, employees, or agents outside of the U S ?	14a	Yes	
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, and program service activities outside the U S ? *If "Yes," complete Schedule F, Part I*	14b	Yes	
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or assistance to any organization or entity located outside the United States? *If "Yes," complete Schedule F, Part II*	15		No
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or assistance to individuals located outside the United States? *If "Yes," complete Schedule F, Part III*	16		No
17	Did the organization report more than $15,000 on Part IX, column (A), line 11e? *If "Yes," complete Schedule G, Part I*	17		No
18	Did the organization report more than $15,000 total on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		No
19	Did the organization report more than $15,000 on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		No
20	Did the organization operate one or more hospitals? *If "Yes," complete Schedule H*	20		No
21	Did the organization report more than $5,000 on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21		No
22	Did the organization report more than $5,000 on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22		No
23	Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5? *If "Yes," complete Schedule J*	23	Yes	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer questions 24b–24d and complete Schedule K. If "No," go to question 25*	24a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	Section 501(c)(3) and 501(c)(4) organizations Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		
b	Did the organization become aware that it had engaged in an excess benefit transaction with a disqualified person from a prior year? *If "Yes," complete Schedule L, Part I*	25b		
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? *If "Yes," complete Schedule L, Part II*	26		No
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, or substantial contributor, or to a person related to such an individual? *If "Yes," complete Schedule L, Part III*	27		No

Part IV Checklist of Required Schedules *(Continued)*

			Yes	No
28	During the tax year, did any person who is a current or former officer, director, trustee, or key employee			
a	Have a direct business relationship with the organization (other than as an officer, director, trustee, or employee), or an indirect business relationship through ownership of more than 35% in another entity (individually or collectively with other person(s) listed in Part VII, Section A)? *If "Yes," complete Schedule L, Part IV*	**28a**		No
b	Have a family member who had a direct or indirect business relationship with the organization? *If "Yes," complete Schedule L, Part IV*	**28b**		No
c	Serve as an officer, director, trustee, key employee, partner, or member of an entity (or a shareholder of a professional corporation) doing business with the organization? *If "Yes," complete Schedule L, Part IV* .	**28c**		No
29	Did the organization receive more than $25,000 in non-cash contributions? *If "Yes," complete Schedule M*	**29**		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	**30**		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	**31**		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	**32**		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations section 301 7701-2 and 301 7701-3? *If "Yes," complete Schedule R, Part I*	**33**		No
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1*	**34**		No
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	**35**		No
36	501(c)(3) organizations Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	**36**		
37	Did the organization conduct more than 5 percent of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	**37**		No

Part V Statements Regarding Other IRS Filings and Tax Compliance

				Yes	No
1a	Enter the number reported in Box 3 of Form 1096, *Annual Summary and Transmittal of U.S. Information Returns. Enter -0-* if not applicable	1a	22		
b	Enter the number of Forms W-2G included in line 1a *Enter -0-* if not applicable	1b	0		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c		Yes	
2a	Enter the number of employees reported on Form W-3, *Transmittal of Wage and Tax Statements* filed for the calendar year ending with or within the year covered by this return	2a	63		
b	If at least one is reported in 2a, did the organization file all required federal employment tax returns? **Note:** *If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return.*	2b		Yes	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?	3a			No
b	If "Yes," has it filed a Form 990-T for this year? *If "No," provide an explanation in Schedule O*	3b			
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a		Yes	
b	If "Yes," enter the name of the foreign country UK See the instructions for exceptions and filing requirements for **Form TD F 90-22.1,** *Report of Foreign Bank and Financial Accounts.*				
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a			No
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b			No
c	If "Yes," to 5a or 5b, did the organization file Form 8886-T, *Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?*	5c			
6a	Did the organization solicit any contributions that were not tax deductible?	6a			No
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b			
7	*Organizations that may receive deductible contributions under section 170(c).*				
a	Did the organization provide goods or services in exchange for any quid pro quo contribution of $75 or more?	7a			No
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b			
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c			No
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d			
e	Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e			No
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f			No
g	For all contributions of qualified intellectual property, did the organization file Form 8899 as required?	7g			No
h	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?	7h			No
8	*Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.* Did the supporting organization, or a fund maintained by a sponsoring organization, have excess business holdings at any time during the year?	8			
9	*Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds.*				
a	Did the organization make any taxable distributions under section 4966?	9a			
b	Did the organization make a distribution to a donor, donor advisor, or related person?	9b			
10	*Section 501(c)(7) organizations.* Enter				
a	Initiation fees and capital contributions included on Part VIII, line 12	10a			
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b			
11	Section 501(c)(12) organizations Enter				
a	Gross income from members or shareholders	11a			
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	11b			
12a	*Section 4947(a)(1) non-exempt charitable trusts.* Is the organization filing Form 990 in lieu of Form 1041?	12a			
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b			

Part VI Governance, Management, and Disclosure *(Sections A, B, and C request information about policies not required by the Internal Revenue Code.)*

Section A. Governing Body and Management

			Yes	No
	For each "Yes" response to lines 2-7 below, and for a "No" response to lines 8 or 9b below, describe the circumstances, processes, or changes in Schedule O. See instructions.			
1a	Enter the number of voting members of the governing body . .	1a 24		
b	Enter the number of voting members that are independent . .	1b 23		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2		No
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person? . .	3		No
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed? . .	4		No
5	Did the organization become aware during the year of a material diversion of the organization's assets? . .	5	Yes	
6	Does the organization have members or stockholders?	6	Yes	
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a	Yes	
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons? . .	7b	Yes	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following			
a	the governing body?	8a	Yes	
b	each committee with authority to act on behalf of the governing body?	8b	Yes	
9a	Does the organization have local chapters, branches, or affiliates?	9a		No
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	9b		
10	Was a copy of the Form 990 provided to the organization's governing body before it was filed? All organizations must describe in Schedule O the process, if any, the organization uses to review the Form 990	10	Yes	
11	Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O	11		No

Section B. Policies

			Yes	No
12a	Does the organization have a written conflict of interest policy? *If "No", go to line 13* . .	12a	Yes	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	12c	Yes	
13	Does the organization have a written whistleblower policy?	13	Yes	
14	Does the organization have a written document retention and destruction policy?	14	Yes	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision			
a	The organization's CEO, Executive Director, or top management official?	15a	Yes	
b	Other officers or key employees of the organization?	15b	Yes	
	Describe the process in Schedule O			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		No
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable Federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the States with which a copy of this Form 990 is required to be filed CA

18 Section 6104 requires an organization to make its Form 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection Indicate how you make these available Check all that apply

☐ own website ☐ another's website ☑ upon request

19 Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public See Additional Data Table

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization

ACORD CORPORATION
2 BLUE HILL PLAZA
PEARL RIVER, NY 10965
(845) 620-1700

Part VII Compensation of Officers, Directors,Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Section A Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed Use Schedule J-2 if additional space is needed
* List all of the organization's **current** officers, directors, trustees (whether individuals or organizations) and key employees regardless of amount of compensation, and current key employees Enter -0- in columns (D), (E), and (F) if no compensation was paid

* List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than $100,000 from the organization and any related organizations

* List all of the organization's **former** officers, key employees, or highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations

* List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations

List persons in the following order individual trustees or directors, institutional trustees, officers, key employees, highest compensated employees, and former such persons

☐ Check this box if the organization did not compensate any officer, director, trustee or key employee

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual Trustee or Director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
GREGORY MACIAG	40	X		X				542,409	0	95,627
RANIER JANSSEN		X						0	0	0
BARBARA KOSTER		X						0	0	0
SUE LANGLEY		X						0	0	0
JOHN LEONARD		X						0	0	0
DENNIS MAHONEY		X						0	0	0
STEVE MATANLE		X						0	0	0
BILL PIERONI		X						0	0	0
KEITH SAVINO		X						0	0	0
JEANETTE SCAMPAS		X						0	0	0
BOB SLOCUM		X						0	0	0
GEORGE VAN DUSEN		X						0	0	0
JOHN VAN OSADALL		X						0	0	0
ANDREAS BEERLI		X						0	0	0
LARRY BLAKEMAN		X						0	0	0
BILL BLOOM		X						0	0	0
CLEM BOOTH		X						0	0	0
SAL BRANCA		X						0	0	0
LARRY BRANDON		X						0	0	0
JOHN CHU		X						0	0	0
JUNE DREWRY		X						0	0	0
DAVID FINDLEY		X						0	0	0
ANDY FOGARTY		X						0	0	0
AL IUPPA		X						0	0	0
JOHN KELLINGTON	40			X				445,253	0	82,008
GARY BEL	40			X				254,512	0	70,930
ROY LAKER	40			X				240,019	0	22,741
DENISE GARTH	40			X				234,304	0	38,130
RICHARD GILLMAN	40			X				216,336	0	56,497
LLOYD CHUMBLY	40			X				213,958	0	52,481
FRANK NEUGEBAUER	40			X				198,775	0	39,501
ANN HENSTRAND	40			X				191,065	0	36,308
AZIZ HUSSEIN	40			X				186,354	0	33,044
BETH GROSSMAN	40			X				186,347	0	43,426
STEPHANIE CULNEN	40			X				182,476	0	50,515
TANYA KROCHTA	40			X				150,810	0	47,939

Part VII Continued

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual Trustee or Director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
1b Total ▶								3,242,618		669,147

2 Total number of individuals (including those in 1a) who received more than $100,000 in reportable compensation from the organization ▶ 13

			Yes	No
3	Did the organization list any **former** officer, director or trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	**3**		No
4	For any individual listed online 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	**4**	Yes	
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? *If "Yes," complete Schedule J for such person*	**5**		No

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization

(A) Name and business address	(B) Description of services	(C) Compensation
CMS 5777 W CENTURY BLVD LOS ANGELES, CA 90045	PRODUCTION	220,404
FRANCIS CHUNG 2050 NELSON ST VANCOUVER, BRITISH COLUMBIA V6G 1N6 CA	CONTRACTOR	196,866
DONNA GILBERT 2837 WESTERN AVE PARK FOREST, IL 60466	FORMS	149,300
ADVANCED NETWORKING SYSTEMS PO BOX 645 MONROE, NY 10950	IT SERVICES	136,139
THE CREATIVE GROUP 12400 COLLECTIONS CENTER DR CHICAGO, IL 60693	WEB DESIGN	134,878
2 Total number of independent contractors (including those in 1) who received more than $100,000 in compensation from the organization ▶		11

Part VIII **Statement of Revenue**

			(A) Total Revenue	(B) Related or Exempt Function Revenue	(C) Unrelated Business Revenue	(D) Revenue Excluded from Tax under IRC 512, 513, or 514
Contributions, gifts, grants and other similar amounts	1a	Federated campaigns 1a				
	b	Membership dues 1b				
	c	Fundraising events 1c				
	d	Related organizations 1d				
	e	Government grants (contributions) 1e				
	f	All other contributions, gifts, grants, and similar amounts not included above 1f				
	g	Noncash contributions included in lines 1a-1f $				
	h	**Total (Add lines 1a-1f)** ▶				
Program Service Revenue		Business Code				
	2a	ASSESSMENTS	14,070,750	14,070,750		
	b	PRODUCT AND OTHER SERVICES	2,143,821	2,143,821		
	c	FORMS PARTICIPATION FEES	1,406,083	1,406,083		
	d	SUBSCRIPTION FEES	1,039,692	1,039,692		
	e					
	f	All other program service revenue				
	g	**Total. Add lines 2a-2f** ▶ $ 18,660,346				
	3	Investment income (including dividends, interest other similar amounts) ▶	-2,105,612	-2,105,612		
	4	Income from investment of tax-exempt bond proceeds ▶				
	5	Royalties ▶				
		(i) Real / (ii) Personal				
	6a	Gross Rents				
	b	Less rental expenses				
	c	Rental income or (loss)				
	d	Net rental income or (loss) ▶				
		(i) Securities / (ii) Other				
	7a	Gross amount from sales of assets other than inventory				
	b	Less cost or other basis and sales expenses				
	c	Gain or (loss)				
	d	Net gain or (loss) ▶				
Other Revenue	8a	Gross income from fundraising events (not including $ _____ of contributions reported on line 1c) See Part IV, line 18 *Attach Schedule G if total exceeds $15,000* a				
	b	Less direct expenses b				
	c	Net income or (loss) from fundraising events ▶				
	9a	Gross income from gaming activities See part IV, line 19 *Complete Schedule G if total exceeds $15,000* a				
	b	Less direct expenses b				
	c	Net income or (loss) from gaming activities ▶				
	10a	Gross sales of inventory, less returns and allowances a				
	b	Less cost of goods sold b				
	c	Net income or (loss) from sales of inventory ▶				
		Miscellaneous Revenue / Business Code				
	11a					
	b					
	c					
	d	All other revenue				
	e	**Total. Add lines 11a-11d** ▶ $				
	12	**Total Revenue.** Add lines 1h, 2g, 3, 4, 5, 6d, 7d, 8c, 9c, 10c, and 11e ▶	16,554,734	16,554,734		

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.
All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U S See Part IV, line 21				
2 Grants and other assistance to individuals in the U S See Part IV, line 22				
3 Grants and other assistance to governments, organizations and individuals outside the U S See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	3,911,765			
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	4,055,591			
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	368,919			
9 Other employee benefits	738,802			
10 Payroll taxes	524,003			
11 Fees for services (non-employees)				
a Management				
b Legal	136,546			
c Accounting	127,059			
d Lobbying				
e Professional fundraising *See Part IV, line 17*				
f Investment management fees				
g Other				
12 Advertising and promotion	18,055			
13 Office expenses	1,389,462			
14 Information technology	894,926			
15 Royalties				
16 Occupancy	1,209,598			
17 Travel	495,681			
18 Payments of travel or entertainment expenses for any Federal, state or local public officials				
19 Conferences, conventions and meetings	1,733,899			
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	476,348			
23 Insurance	474,464			
24 Other expenses—Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below)				
a PENSION RELATED CHANGES	2,382,020			
b CONSULTING FEES	1,125,859			
c LOSS ON SALE OF ASSETS	55,122			
d TRAINING AND EDUCATION	24,485			
f All other expenses				
25 **Total functional expenses.** Add lines 1 through 24f	20,142,604	0	0	0
26 **Joint Costs.** Check ☐ if following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X Balance Sheet

			(A) Beginning of year		(B) End of year
Assets	1	Cash—non-interest-bearing	536,401	1	593,542
	2	Savings and temporary cash investments	21,326,147	2	20,662,516
	3	Pledges and grants receivable, net		3	
	4	Accounts receivable, net	400,755	4	216,931
	5	Receivables from current and former officers, directors, trustees, key employees or other related parties *Complete Part II of Schedule L*		5	
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) *Complete Part II of Schedule L*		6	
	7	Notes and loans receivable, net		7	
	8	Inventories for sale or use	21,663	8	61,163
	9	Prepaid expenses and deferred charges	668,981	9	665,260
	10a	Land, buildings, and equipment cost basis — 10a: 4,286,228			
	b	Less accumulated depreciation *Complete Part VI of Schedule D* — 10b: 3,403,019	1,164,805	10c	883,209
	11	Investments—publicly traded securities	97,000	11	
	12	Investments—other securities See Part IV, line 11 *Complete Part VII of Schedule D*		12	
	13	Investments—program-related See Part IV, line 11 *Complete Part VIII of Schedule D*		13	
	14	Intangible assets		14	
	15	Other assets See Part IV, line 11 *Complete Part IX of Schedule D*	41,438	15	41,438
	16	**Total assets.** *Add lines 1 through 15 (must equal line 34)*	24,257,190	16	23,124,059
Liabilities	17	Accounts payable and accrued expenses	3,188,964	17	5,062,672
	18	Grants payable		18	
	19	Deferred revenue	3,359,159	19	3,940,191
	20	Tax-exempt bond liabilities		20	
	21	Escrow account liability *Complete Part IV of Schedule D*		21	
	22	Payable to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons *Complete Part II of Schedule L*		22	
	23	Secured mortgages and notes payable to unrelated third parties		23	
	24	Unsecured notes and loans payable		24	
	25	Other liabilities *Complete Part X of Schedule D*		25	
	26	**Total liabilities.** *Add lines 17 through 25*	6,548,123	26	9,002,863
Net Assets or Fund Balances		**Organizations that follow SFAS 117, check here ▶ ☑ and complete lines 27 through 29, and lines 33 and 34.**			
	27	Unrestricted net assets	12,999,980	27	10,543,487
	28	Temporarily restricted net assets	4,709,087	28	3,577,709
	29	Permanently restricted net assets		29	
		Organizations that do not follow SFAS 117, check here ▶ ☐ and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds		30	
	31	Paid-in or capital surplus, or land, building or equipment fund		31	
	32	Retained earnings, endowment, accumulated income, or other funds		32	
	33	Total net assets or fund balances	17,709,067	33	14,121,196
	34	Total liabilities and net assets/fund balances	24,257,190	34	23,124,059

Part XI Financial Statements and Reporting

				Yes	No
1	Accounting method used to prepare the Form 990	☐ cash ☑ accrual ☐ other			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		2a		No
b	Were the organization's financial statements audited by an independent accountant?		2b	Yes	
c	If "Yes" to lines 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?		2c	Yes	
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		3a		No
b	If "Yes," did the organization undergo the required audit or audits?		3b		

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SCHEDULE D (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ **Attach to Form 990. To be completed by organizations that answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.**

OMB No 1545-0047

2008

Open to Public Inspection

Name of the organization
ACORD CORPORATION

Employer identification number
13-2940919

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate Contributions to (during year)		
3	Aggregate Grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☑ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor or other impermissible private benefit? ☐ Yes ☑ No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply)

☐ Preservation of land for public use (e g , recreation or pleasure)
☐ Preservation of an historically importantly land area
☐ Protection of natural habitat
☐ Preservation of certified historic structure
☐ Preservation of open space

2 Complete lines 2a–2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

		Held at the End of the Year
a	Total number of conservation easements	2a
b	Total acreage restricted by conservation easements	2b
c	Number of conservation easements on a certified historic structure included in (a)	2c
d	Number of conservation easements included in (c) acquired after 8/17/06	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the taxable year ▶

4 Number of states where property subject to conservation easement is located ▶

5 Does the organization have a written policy regarding the periodic monitoring, inspection, violations, and enforcement of the conservation easements it holds? ☐ Yes ☑ No

6 Staff or volunteer hours devoted to monitoring, inspecting and enforcing easements during the year ▶

7 Amount of expenses incurred in monitoring, inspecting, and enforcing easements during the year ▶ $

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and 170(h)(4)(B)(ii)? ☐ Yes ☑ No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenues included in Form 990, Part VIII, line 1 ▶ $

(ii) Assets included in Form 990, Part X ▶ $

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items

a Revenues included in Form 990, Part VIII, line 1 ▶ $

b Assets included in Form 990, Part X ▶ $

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's accession and other records, check any of the following that are a significant use of its collection items (check all that apply)

- a ☐ Public exhibition
- b ☐ Scholarly research
- c ☐ Preservation for future generations
- d ☐ Loan or exchange programs
- e ☐ Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5 During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☑ No

Part IV Trust, Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☑ No

b If "Yes," explain why in Part XIV and complete the following table

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21? ☐ Yes ☑ No

b If "Yes," explain the arrangement in Part XIV

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a) Current Year	(b) Prior Year	(c) Two Years Back	(d) Three Years Back	(e) Four Years Back
1a Beginning of year balance					
b Contributions					
c Investment earnings or losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as

- a Board designated or quasi-endowment ▶
- b Permanent endowment ▶
- c Term endowment ▶

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by

		Yes	No
(i) unrelated organizations	3a(i)		No
(ii) related organizations	3a(ii)		No
b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?	3b		No

4 Describe in Part XIV the intended uses of the organization's endowment funds

Part VI Investments—Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment		4,286,228	3,403,019	883,209
e Other				
Total. Add lines 1a-1e *(Column (d) should equal Form 990, Part X, column (B), line 10(c).)* ▶				883,209

Part VII Investments—Other Securities. See Form 990, Part X, line 12.

(a) Description of security or cateory (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives and other financial products		
Closely-held equity interests		
Other		
Total. *(Column (b) should equal Form 990, Part X, col (B) line 12)* ▶		

Part VIII Investments—Program Related. See Form 990, Part X, line 13.

(a) Description of investment type	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Total. *(Column (b) should equal Form 990, Part X, col (B) line 13)* ▶		

Part IX Other Assets. See Form 990, Part X, line 15.

(a) Description	(b) Book value
Total. *(Column (b) should equal Form 990, Part X, col.(B) line 15.)* ▶	

Part X Other Liabilities. See Form 990, Part X, line 25.

(a) Description of Liability	(b) Amount
Federal Income Taxes	
Total. *(Column (b) should equal Form 990, Part X, col (B) line 25)* ▶	

In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48

Part XI Reconciliation of Change in Net Assets from Form 990 to Financial Statements

1	Total revenue (Form 990, Part VIII, column (A), line 12)	1	16,554,734
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	20,142,604
3	Excess or (deficit) for the year Subtract line 2 from line 1	3	-3,587,870
4	Net unrealized gains (losses) on investments	4	
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV)	8	
9	Total adjustments (net) Add lines 4 - 8	9	
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10	-3,587,870

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements			1	16,554,734
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains on investments	2a			
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIV)	2d			
e	Add lines **2a** through **2d**			2e	
3	Subtract line **2e** from line **1**			3	16,554,734
4	Amounts included on Form 990, Part VIII, line 12, but not on line **1**				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIV)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total Revenue Add lines **3** and **4c.** (This should equal Form 990, Part I, line 12)			5	16,554,734

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements			1	20,142,604
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Losses reported on Form 990, Part IX, line 25	2c			
d	Other (Describe in Part XIV)	2d			
e	Add lines **2a** through **2d**			2e	
3	Subtract line **2e** from line **1**			3	20,142,604
4	Amounts included on Form 990, Part IX, line 25, but not on line **1:**				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIV)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total expenses Add lines **3** and **4c.** (This should equal Form 990, Part I, line 18)			5	20,142,604

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part XIV, lines 1b and 2b, Part V, line 4, Part X, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b

Identifier	Return Reference	Explanation

Part XIV Supplemental Information *(continued)*

Identifier	Return Reference	Explanation

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SCHEDULE F (Form 990)

Department of the Treasury
Internal Revenue Service

Statement of Activities Outside the United States

▶ **Attach to Form 990. Complete if the organization answered "Yes" to Form 990, Part IV, line 14b.**

OMB No 1545-0047

2008

Open to Public Inspection

Name of the organization
ACORD CORPORATION

Employer identification number
13-2940919

Part I **General Information on Activities Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 14b.

1 **For grantmakers.** Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance ☐ **Yes** ☑ **No**

2 **For grantmakers.** Describe in Part IV the organization's procedures for monitoring the use of grant funds outside the United States

3 Activites per Region (Use Schedule F-1 (Form 990) if additional space is needed)

(a) Region	**(b)** Number of offices in the region	**(c)** Number of employees or agents in region	**(d)** Activities conducted in region (by type) (i e , fundraising, program services, grants to recipients located in the region)	**(e)** If activity listed in (d) is a program service, describe specific type of service(s) in region	**(f)** Total expenditures in region
BELGIUM	1	1	PROGRAM SERVICES	MISSION STATEMENT	279,139
UNITED KINGDOM	1	4	PROGRAM SERVICES	MISSION STATEMENT	2,113,699
Totals ▶	2	5			2,392,838

Part II **Grants and Other Assistance to Organizations or Entities Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 15, for any recipient who received more than $5,000. Check this box if no one recipient received more than $5,000 ▶ ☐
Use Schedule F-1 if additional space is needed.

1 (a) Name of organization	(b) IRS code section and EIN (if applicable)	(c) Region	(d) Purpose of grant	(e) Amount of cash grant	(f) Manner of cash disbursement	(g) Amount of of non-cash assistance	(h) Description of non-cash assistance	(i) Method of valuation (book, FMV, appraisal, other)

2 Enter total number of organizations that are recognized as charities by the foreign country or for which the grantee or counsel has provided a section 501(c)(3) equivalency letter ▶ _____

3 Enter total number of other organizations or entities ▶

Part III **Grants and Other Assistance to Individuals Outside the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 16. Use Schedule F-1 (Form 990) if additional space is needed.

(a) Type of grant or assistance	(b) Region	(c) Number of recipients	(d) Amount of cash grant	(e) Manner of cash disbursement	(f) Amount of non-cash assistance	(g) Description of non-cash assistance	(h) Method of valuation (book, FMV, appraisal, other)

Part IV Supplemental Information

Complete this part to provide the information required in Part I, line 2, and any other additional information.

Identifier	ReturnReference	Explanation

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Schedule J (Form 990)

Department of the Treasury Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

▶ Attach to Form 990. To be completed by organizations that answered "Yes" to Form 990, Part IV, line 23.

OMB No 1545-0047

2008

Open to Public Inspection

Name of the organization
ACORD CORPORATION

Employer identification number
13-2940919

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropiate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items ☑ First class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax idemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (e g , maid, chauffeur, chef)			
b	If line 1a is checked, did the organization follow a written policy regarding payment or reimbursement or provision of all the expenses described above? If "No," complete Part III to explain	**1b**	Yes	
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?	**2**	Yes	
3	Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director Check all that apply ☑ Compensation committee ☐ Written employment contract ☑ Independent compensation consultant ☑ Compensation survey or study ☑ Form 990 of other organizations ☑ Approval by the board or compensation committee			
4	During the year, did any person listed in Form 990, Part VII, Section A, line 1a			
a	Receive a severance payment or change of control payment?	**4a**	Yes	
b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?	**4b**		No
c	Participate in, or receive payment from, an equity-based compensation arrangement?	**4c**		No
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III			
	501(c)(3) and 501(c)(4) organizations only must complete lines 5-8.			
5	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of			
a	The organization?	**5a**		
b	Any related organization?	**5b**		
	If "Yes," to line 5a or 5b, describe in Part III			
6	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of			
a	The organization?	**6a**		
b	Any related organization?	**6b**		
	If "Yes," to line 6a or 6b, describe in Part III			
7	For persons listed in form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III	**7**		
8	Were any amounts reported in Form 990, Part VII, paid or accured pursuant to a contract that was subject to the initial contract exception described in Regs section 53 4958-4(a)(3)? If "Yes," describe in Part III	**8**		

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use Schedule J-1 if additional space needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations described in the instructions on row (ii) Do not list any individuals that are not listed on Form 990, Part VII

Note. The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a

(A) Name		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other compensation				
GREGORY MACIAG	(i) (ii)	393,050	149,359			95,627	638,036	543,713
JOHN KELLINGTON	(i) (ii)	346,500	98,753			82,008	527,261	83,021
GARY BEL	(i) (ii)	222,768	31,744			70,930	325,442	311,746
ROY LAKER	(i) (ii)	210,082	29,937			22,741	262,760	261,513
DENISE GARTH	(i) (ii)	234,304				38,130	272,434	280,647
RICHARD GILLMAN	(i) (ii)	189,353	26,983			56,497	272,833	260,048
LLOYD CHUMBLY	(i) (ii)	187,272	26,686			52,481	266,439	255,940
FRANK NEUGEBAUER	(i) (ii)	173,125	25,650			39,501	238,276	
ANN HENSTRAND	(i) (ii)	166,840	24,225			36,308	227,373	
AZIZ HUSSEIN	(i) (ii)	186,354				33,044	219,398	244,072
BETH GROSSMAN	(i) (ii)	163,104	23,243			43,426	229,773	211,961
STEPHANIE CULNEN	(i) (ii)	159,716	22,760			50,515	232,991	216,173
TANYA KROCHTA	(i) (ii)	132,000	18,810			47,939	198,749	169,732
	(ii)							
	(i)							
	(ii)							

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8 Also complete this part for any additional information

See Additional Data Table

Identifier	Return Reference	Explanation
SEVERANCE, NONQUALIFIED, AND EQUITY-BASED PAYMENTS	SCHEDULE J, PAGE 1, PART I, LINE 4	DENISE GARTH 148,193 0 0 AZIZ HUSSEIN 99,127 0 0

Additional Data

Return to Form

Software ID:
Software Version:
EIN: 13-2940919
Name: ACORD CORPORATION

Form 990, Schedule J, Part II - Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

(A) Name		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base Compensation	(ii) Bonus & incentive compensation	(iii) Other compensation				
GREGORY MACIAG	(I) (II)	393,050	149,359			95,627	638,036	543,713
JOHN KELLINGTON	(I) (II)	346,500	98,753			82,008	527,261	83,021
GARY BEL	(I) (II)	222,768	31,744			70,930	325,442	311,746
ROY LAKER	(I) (II)	210,082	29,937			22,741	262,760	261,513
DENISE GARTH	(I) (II)	234,304				38,130	272,434	280,647
RICHARD GILLMAN	(I) (II)	189,353	26,983			56,497	272,833	260,048
LLOYD CHUMBLY	(I) (II)	187,272	26,686			52,481	266,439	255,940
FRANK NEUGEBAUER	(I) (II)	173,125	25,650			39,501	238,276	
ANN HENSTRAND	(I) (II)	166,840	24,225			36,308	227,373	
AZIZ HUSSEIN	(I) (II)	186,354				33,044	219,398	244,072
BETH GROSSMAN	(I) (II)	163,104	23,243			43,426	229,773	211,961
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TANYA KROCHTA	(I) (II)	132,000	18,810			47,939	198,749	169,732

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8 Also complete this part for any additional information

Identifier	Return Reference	Explanation
SEVERANCE, NONQUALIFIED, AND EQUITY-BASED PAYMENTS	SCHEDULE J, PAGE 1, PART I, LINE 4	DENISE GARTH 148,193 0 0 AZIZ HUSSEIN 99,127 0 0

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SCHEDULE O (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

▶ Attach to Form 990. To be completed by organizations to provide additional information for responses to specific questions for the Form 990 or to provide any additional information.

OMB No 1545-0047

2008

Open to Public Inspection

Name of the organization
ACORD CORPORATION

Employer identification number
13-2940919

Identifier	Return Reference	Explanation
ORGANIZATION'S MISSION	FORM 990 - ORGANIZATION'S MISSION	INSURANCE AND FINANCIAL SERVICES INDUSTRIES BY DEVELOPING STANDARDS, SPECIFICATIONS AND RELATED IMPLEMENTATION TOOLS FOR THE ELECTRONIC EXCHANGE OF INFORMATION AND OTHER INFORMATION PROCESSING ACORD ALSO SERVES THE PUBLIC INTEREST AND THE INTERESTS OF CONSUMERS OF INSURANCE AND OTHER FINANCIAL SERVICES THROUGH ANALYSIS, EDUCATION, STANDARDS SETTING AND RESEARCH AND DEVELOPMENT ACTIVITIES CONCERNING THE ELECTRONIC EXCHANGE OF INFORMATION AND OTHER INFORMATION PROCESSING

Identifier	Return Reference	Explanation
ALL OTHER ACHIEVEMENTS DESCRIPTION	FORM 990, PAGE 2, PART III, LINE 4D	SEE ORGANIZATION'S PRIMARY EXEMPT PURPOSE

Identifier	Return Reference	Explanation
MATERIAL DIVERSION OF ASSETS	FORM 990, PAGE 6, PART VI, LINE 5	AS A RESULT OF AN INTERNAL INVESTIGATION BASED ON IRREGULARITIES FIRST NOTICED IN 2008 DURING ACORD'S BUDGETING PROCESS, ACORD BECAME AWARE OF AN ALLEGED DIVERSION OF ITS ASSETS BY A FORMER EMPLOYEE WHO ORDERED COMPUTER RELATED HARDWARE, SOFTWARE AND SERVICES FOR ACORD WHICH IN SOME INSTANCES IT WAS OVERCHARGED FOR AND IN OTHER INSTANCES IT DID NOT RECEIVE THE FORMER EMPLOYEE, WHO WAS NEITHER A DIRECTOR NOR BOARD OF DIRECTORS-ELECTED OFFICER OF ACORD, WAS IN CHARGE OF ORDERING THESE ITEMS FOR ACORD THE ITEMS WERE ORDERED FROM AND INVOICED BY SEVERAL COMPANIES IN WHICH THE FORMER EMPLOYEE, AMONG OTHERS, APPEARS TO HAVE HAD SOME SORT OF CONTROLLING AND/OR MANAGEMENT INTEREST THE FORMER EMPLOYEE DID NOT DISCLOSE TO ACORD THE APPARENT BUSINESS RELATIONSHIPS WITH THESE COMPANIES THE FORMER EMPLOYEE'S TERMINATION FROM ACORD WAS UNRELATED TO THE MATTER DESCRIBED IN THIS PARAGRAPH, AND OCCURED PRIOR TO ACORD LEARNING OF THE ALLEGED DIVERSION OF ASSETS THE MATTER WAS REFERRED TO LOCAL LAW ENFORCEMENT AUTHORITIES FOR PROSECUTION AND THE PROSECUTION IS BEING PURSUED ACORD BELIEVES ITS TOTAL LOSS IS IN EXCESS OF 1,700,000 IT IS SEEKING TO BE MADE WHOLE FOR THIS AMOUNT THROUGH APPLICABLE FIDELITY INSURANCE REMEDIAL MEASURES BY ACORD INCLUDED ESTABLISHMENT OF MORE COMPREHENSIVE INTERNAL ACCOUNTING CONTROLS

Identifier	Return Reference	Explanation
CLASSES OF MEMBERS OR STOCKHOLDERS	FORM 990, PAGE 6, PART VI, LINE 6	YES, MEMBERS

Identifier	Return Reference	Explanation
ELECTION OF MEMBERS AND THEIR RIGHTS	FORM 990, PAGE 6, PART VI, LINE 7A	YES, MEMBERS

Identifier	Return Reference	Explanation
DECISIONS SUBJECT TO APPROVAL OF MEMBERS	FORM 990, PAGE 6, PART VI, LINE 7B	1 BOARD OF DIRECTORS' APPROVAL OF INDIVIDUALS NOMINATED FOR BOARD MEMBERSHIP BY THE BOARD'S EXECUTIVE COMMITTEE IS SUBJECT TO ELECTION BY A PLURALITY VOTE OF ACORD MEMBERS ELIGIBLE TO VOTE ON SUCH MATTERS WHO ARE PRESENT AND VOTING IN PERSON OR BY PROXY AT THE MEETING AT WHICH THE NOMINEES ARE VOTED UPON 2 BOARD OF DIRECTORS' APPROVAL OF AMENDMENTS TO ACORD'S BYLAWS IS SUBJECT TO A MAJORITY VOTE OF ACORD MEMBERS ELIGIBLE TO VOTE ON SUCH MATTERS WHO ARE PRESENT IN PERSON OR REPRESENTED BY PROXY AT ANY MEETING OF ACORD 3 A BOARD OF DIRECTORS' RECOMMENDATION TO ACORD MEMBERS THAT A MEMBER BE EXPELLED FOR ANY REASON REQUIRES THE APPROVAL OF 3/4 OF ACORD MEMBERS ELIGIBLE TO VOTE ON SUCH MATTER WHO ARE PRESENT AND VOTING AT ANY REGULAR OR SPECIAL MEETING OF ACORD TO WHICH SUCH RECOMMENDATION IS PRESENTED 4 A BOARD OF DIRECTORS' DECISION TO DISSOVLE ACORD IS SUBJECT TO A VOTE OF NOT LESS THAN 2/3 OF ACORD MEMBERS ELIGIBLE TO VOTE ON SUCH MATTER AT A MEETING AT WHICH DISSOLUTION IS ANNOUNCED AS ITS SUBJECT

Identifier	Return Reference	Explanation
ORGANIZATION'S PROCESS USED TO REVIEW FORM 990	FORM 990, PAGE 6, PART VI, LINE 10	ACORD PROVIDES THE FORM 990 TO THE AUDIT COMMITTEE, AND COMMENTS ARE REQUESTED BEFORE IT IS FILED

Identifier	Return Reference	Explanation
ENFORCEMENT OF CONFLICTS POLICY	FORM 990, PAGE 6, PART VI, LINE 12C	RESPONSES BY THE ORGANIZATIONS DIRECTORS(REGARDING NON-TRANSACTION-SPECIFIC MATTERS), OFFICERS AND KEY EMPLOYEES TO CONFLICT OF INTEREST DISCLOSURE POLICY AND DOCUMENTS ARE REVIEWED INITIALLY BY HOUSE COUNSEL FOR POSSIBLE REFERRAL TO THE SENIOR VICE PRESIDENT OR PRESIDENT OF THE ORGANIZATION FOR FURTHER CONSIDERATION AND APPROPRIATE ACTION IF WARRANTED CERTAIN RESPONSES, INCLUDING THOSE FROM NON-KEY-EMPLOYEE STAFF MEMBERS, MAY BE ADDRESSED IN THE FIRST INSTANCE DIRECTLY TO THE PRESIDENT OF THE ORGANIZATION OR BROUGHT TO THE ATTENTION OF THE HEAD OF THE HUMAN RESOURCES DEPARTMENT FOR CONSIDERATION AND POSSIBLE REFERRAL TO THE SENIOR VICE PRESIDENT OR PRESIDENT OF THE ORGANIZATION FOR FURTHER CONSIDERATION AND APPROPRIATE ACTION IF WARRANTED A DIRECTOR OR OFFICER DISCLOSING A POTENTIAL CONFLICT REGARDING A PARTICULAR TRANSACTION MAKES THE DISCLOSURE TO THE PRESIDENT OR CHAIRMAN OF THE BOARD OF DIRECTORS (CHAIR) THROUGH THE CORPORATE SECRETARY FOR DETERMINATION AS TO WHETHER THERE IS IN FACT A CONFLICT OR APPEARANCE OF A CONFLICT IN THE CASE OF A DIRECTOR, IF IT IS DETERMINED THAT A CONFLICT OR APPARENT CONFLICT EXISTS REGARDING A PARTICULAR TRANSACTION, THE CONFLICT OR APPARENT CONFLICT IS REPORTED TO THE EXECUTIVE COMMITTEE OR THE FULL BOARD IF THE PARTICULAR TRANSACTION REQUIRES A VOTE OF THE BOARD OR ONE OF ITS COMMITTEES, THE AFFECTED DIRECTOR DOES NOT VOTE ON THE MATTER IN THE CASE OF AN OFFICER, IF IT IS DETERMINED THAT THERE IS IN FACT A CONFLICT REGARDING A PARTICULAR TRANSACTION, THE PRESIDENT OR CHAIR EXERCISES BEST JUDGMENT ON THE APPROPRIATE COURSE TO FOLLOW THIS MAY INCLUDE APPROVING THE TRANSACTION IF THE PRESIDENT OR CHAIR IS REASONABLY CERTAIN THAT THE BEST INTERESTS OF THE ORGANIZATION WILL BE SERVED BY SUCH APPROACH, REFERRING THE ISSUE TO LEGAL COUNSEL FOR ADVICE, OR REFERRING THE ISSUE TO THE FULL BOARD OR APPROPRIATE BOARD COMMITTEE FOR DECISION IN THE CASE OF A POTENTIAL CONFLICT REGARDING A PARTICULAR TRANSACTION INVOLVING EITHER THE PRESIDENT OR THE CHAIR, THE AFFECTED PARTY NOTIFIES THE OTHER THROUGH THE CORPORATE SECRETARY WITH THE CONFLICT THEN BEING REPORTED TO THE FULL BOARD IF THE PARTICULAR TRANSACTION REQUIRES A VOTE OF THE BOARD OR ONE OF ITS COMMITTEES, THE PRESIDENT OR CHAIR DOES NOT VOTE ON THE MATTER THE ORGANIZATION DID NOT HAVE A FORMAL PROCESS IN PLACE IN 2008 FOR ANNUALLY POLLING DIRECTORS, OFFICERS AND KEY EMPLOYEES ABOUT CONFLICT OR POSSIBLE CONFLICT DISCLOSURE BUT SUCH PROCESS IS NOW IN PLACE

Identifier	Return Reference	Explanation
COMPENSATION PROCESS FOR TOP OFFICIAL	FORM 990, PAGE 6, PART VI, LINE 15A	EVERY FEW YEARS THE HUMAN RESOURCE DEPARTMENT GENERATES A SALARY COMPARISON BY POSITION BASED UPON INFORMATION FROM THE US DEPARTMENT OF LABOR, OUTSIDE COMPANIES AND INTERNET RESEARCH REGARDING SIMILAR POSITIONS IN OTHER ORGANIZATIONS THE COMPANY WILL ALSO UTILIZE THE SERVICES OF INDEPENDENT CONSULTANTS TO PERFORM A COMPLETE SALARY REVIEW OF THE SENIOR MANAGEMENT TEAM AND OTHER OFFICERS AND EMPLOYEES

Identifier	Return Reference	Explanation
COMPENSATION PROCESS FOR OFFICERS	FORM 990, PAGE 6, PART VI, LINE 15B	SEE ANSWER TO 15A

Identifier	Return Reference	Explanation
GOVERNING DOCUMENTS DISCLOSURE EXPLANATION	FORM 990, PAGE 6, PART VI, LINE 19	THE GOVERNING DOCUMENTS OF THE CORPORATION ARE AVAILABLE ON THE COMPANY'S PUBLIC WEBSITE ACORD DOES NOT MAKE THE CONFLICT OF INTEREST POLICY AND THE FINANCIAL STATEMENTS AVAILABLE TO THE PUBLIC

Additional Data

Software ID:
Software Version:
EIN: 13-2940919
Name: ACORD CORPORATION

Form 990, Part I, Line 1 - Briefly describe the Organization's mission or most significant activities:

ACORD IS AN ORGANIZATION THAT WAS ORGANIZED TO PROMOTE THE INTERESTS OF AND IMPROVE THE EFFICIENCY AND EFFECTIVENESS OF ALL TRADING PARTNERS WITHIN THE VARIOUS SEGMENTS OF THE INSURANCE AND FINANCIAL SERVICES INDUSTRIES BY DEVELOPING STANDARDS, SPECIFICATIONS AND RELATED IMPLEMENTATION TOOLS FOR THE ELECTRONIC EXCHANGE OF INFORMATION AND OTHER INFORMATION PROCESSING. ACORD ALSO SERVES THE PUBLIC INTEREST AND THE INTERESTS OF CONSUMERS OF INSURANCE AND OTHER FINANCIAL SERVICES THROUGH ANALYSIS, EDUCATION, STANDARDS SETTING AND RESEARCH AND DEVELOPMENT ACTIVITIES CONCERNING THE ELECTRONIC EXCHANGE OF INFORMATION AND OTHER INFORMATION PROCESSING.

Form 990, Part III, Line 1 - Briefly describe the organization's mission:

ACORD IS AN ORGANIZATION THAT WAS ORGANIZED TO PROMOTE THE INTERESTS OF AND IMPROVE THE EFFICIENCY AND EFFECTIVENESS OF ALL TRADING PARTNERS WITHIN THE VARIOUS SEGMENTS OF THE INSURANCE AND FINANCIAL SERVICES INDUSTRIES BY DEVELOPING STANDARDS, SPECIFICATIONS AND RELATED IMPLEMENTATION TOOLS FOR THE ELECTRONIC EXCHANGE OF INFORMATION AND OTHER INFORMATION PROCESSING. ACORD ALSO SERVES THE PUBLIC INTEREST AND THE INTERESTS OF CONSUMERS OF INSURANCE AND OTHER FINANCIAL SERVICES THROUGH ANALYSIS, EDUCATION, STANDARDS SETTING AND RESEARCH AND DEVELOPMENT ACTIVITIES CONCERNING THE ELECTRONIC EXCHANGE OF INFORMATION AND OTHER INFORMATION PROCESSING.